

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF PENNSYLVANIA

Deborah Hill

(In the space above enter the full name(s) of the plaintiff(s).)

- against -

Genesis F.S. Card Services

COMPLAINT

Jury Trial: ☐ Yes ☒ No

(check one)

(In the space above enter the full name(s) of the defendant(s). If you cannot fit the names of all of the defendants in the space provided, please write "see attached" in the space above and attach an additional sheet of paper with the full list of names. The names listed in the above caption must be identical to those contained in Part I. Addresses should not be included here.)

I. Parties in this complaint:

- A. List your name, address and telephone number. If you are presently in custody, include your identification number and the name and address of your current place of confinement. Do the same for any additional plaintiffs named. Attach additional sheets of paper as necessary.

Plaintiff

Name

Deborah A. Hill

Street Address

118 Ardley Rd

County, City

Upper Darby

Delaware County

State & Zip Code

PA 19082

Telephone Number

215-252-4499

- B. List all defendants. You should state the full name of the defendants, even if that defendant is a government agency, an organization, a corporation, or an individual. Include the address where each defendant can be served. Make sure that the defendant(s) listed below are identical to those contained in the above caption. Attach additional sheets of paper as necessary.

Defendant No. 1

Name Genesis FS - Card Services
Street Address PO Box 4499
County, City Beaverton
State & Zip Code OR 97076

Defendant No. 2

Name _____
Street Address _____
County, City _____
State & Zip Code _____

Defendant No. 3

Name _____
Street Address _____
County, City _____
State & Zip Code _____

Defendant No. 4

Name _____
Street Address _____
County, City _____
State & Zip Code _____

II. Basis for Jurisdiction:

Federal courts are courts of limited jurisdiction. Only two types of cases can be heard in federal court: cases involving a federal question and cases involving diversity of citizenship of the parties. Under 28 U.S.C. § 1331, a case involving the United States Constitution or federal laws or treaties is a federal question case. Under 28 U.S.C. § 1332, a case in which a citizen of one state sues a citizen of another state and the amount in damages is more than \$75,000 is a diversity of citizenship case.

- A. What is the basis for federal court jurisdiction? (*check all that apply*)
☐ Federal Questions ☐ Diversity of Citizenship

- B. If the basis for jurisdiction is Federal Question, what federal Constitutional, statutory or treaty right is at issue? _____

C. If the basis for jurisdiction is Diversity of Citizenship, what is the state of citizenship of each party?

Plaintiff(s) state(s) of citizenship _____

Defendant(s) state(s) of citizenship _____

III. Statement of Claim:

State as briefly as possible the facts of your case. Describe how each of the defendants named in the caption of this complaint is involved in this action, along with the dates and locations of all relevant events. You may wish to include further details such as the names of other persons involved in the events giving rise to your claims. Do not cite any cases or statutes. If you intend to allege a number of related claims, number and set forth each claim in a separate paragraph. Attach additional sheets of paper as necessary.

A. Where did the events giving rise to your claim(s) occur? Pa

B. What date and approximate time did the events giving rise to your claim(s) occur? 9-3-2021

C. Facts: Reporting inaccurate information to the credit
bureaus. Upon renewing my credit I noticed false
information being reported about myself.

What
happened
to you?

Who did
what?

Genesis FS Credit

Was
anyone
else
involved?

No

Who else
saw what
happened?

IV. Injuries:

If you sustained injuries related to the events alleged above, describe them and state what medical treatment, if any, you required and received.

I instantly had a panic attack in the middle of my work day. I had to lose hours in order to regain myself productively. My doctor has scheduled me appointment to come in. Inaccurate information has dropped my credit score causing me higher rates on things such as moving into a better neighborhood. I've had to empty my accounts out for expenses due to failed credit checks. This has negatively affected every area of my life and my childrens well being.

V. Relief:

State what you want the Court to do for you and the amount of monetary compensation, if any, you are seeking, and the basis for such compensation.

I would like the court to have them compensate me in the amount of \$3,000 for emotional distress and would like permanently removed from my credit accounts all 3 reports. I have ok credit if this wasn't reporting inaccurate information. I would have had less to pay to move into my home. I would not have had to clear out my savings account to get things needed to move such as furniture. I was denied multiple credit opportunities that I would have utilized instead of cash if they were not reporting false information.

I declare under penalty of perjury that the foregoing is true and correct.

Signed this 3 day of September, 2021.

Signature of Plaintiff Deborah A. Hill
Mailing Address 118 Ardsley rd
Upper Merion Pa 19082
Telephone Number 215-252-4499
Fax Number (if you have one) 215-271-4607
E-mail Address Debhill1986@gmail.com

Note: All plaintiffs named in the caption of the complaint must date and sign the complaint. Prisoners must also provide their inmate numbers, present place of confinement, and address.

For Prisoners:

I declare under penalty of perjury that on this _____ day of _____, 20____, I am delivering this complaint to prison authorities to be mailed to the Clerk's Office of the United States District Court for the Eastern District of Pennsylvania.

Signature of Plaintiff: _____
Inmate Number _____

CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

I. (a) PLAINTIFFS

DEBORAH HILL

(b) County of Residence of First Listed Plaintiff

(EXCEPT IN U.S. PLAINTIFF CASES)

(c) Attorneys (Firm Name, Address, and Telephone Number)

DEFENDANTS

GENESIS FS CARD SERVICES

County of Residence of First Listed Defendant

(IN U.S. PLAINTIFF CASES ONLY)

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED.

Attorneys (if known)

II. BASIS OF JURISDICTION (Place an "X" in One Box Only)

- ☐ 1 U.S. Government Plaintiff ☒ 3 Federal Question (U.S. Government Not a Party)
- ☐ 2 U.S. Government Defendant ☐ 4 Diversity (Indicate Citizenship of Parties in Item III)

III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff and One Box for Defendant)

- | | PTF | DEF | | PTF | DEF |
|---|---------------------------------------|---------------------------------------|---|----------------------------|----------------------------|
| Citizen of This State | <input checked="" type="checkbox"/> 1 | <input type="checkbox"/> 1 | Incorporated or Principal Place of Business In This State | <input type="checkbox"/> 4 | <input type="checkbox"/> 4 |
| Citizen of Another State | <input type="checkbox"/> 2 | <input checked="" type="checkbox"/> 2 | Incorporated and Principal Place of Business In Another State | <input type="checkbox"/> 5 | <input type="checkbox"/> 5 |
| Citizen or Subject of a Foreign Country | <input type="checkbox"/> 3 | <input type="checkbox"/> 3 | Foreign Nation | <input type="checkbox"/> 5 | <input type="checkbox"/> 5 |

IV. NATURE OF SUIT (Place an "X" in One Box Only)

Click here for: Nature of Suit Code Descriptions

CONTRACT	TORTS	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES
<input type="checkbox"/> 110 Insurance <input type="checkbox"/> 120 Marine <input type="checkbox"/> 130 Miller Act <input type="checkbox"/> 140 Negotiable Instrument <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment <input type="checkbox"/> 151 Medicare Act <input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excludes Veterans) <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits <input type="checkbox"/> 160 Stockholders' Suits <input type="checkbox"/> 190 Other Contract <input type="checkbox"/> 195 Contract Product Liability <input type="checkbox"/> 196 Franchise	PERSONAL INJURY <input type="checkbox"/> 310 Airplane <input type="checkbox"/> 315 Airplane Product Liability <input type="checkbox"/> 320 Assault, Libel & Slander <input type="checkbox"/> 330 Federal Employers' Liability <input type="checkbox"/> 340 Marine <input type="checkbox"/> 345 Marine Product Liability <input type="checkbox"/> 350 Motor Vehicle <input type="checkbox"/> 355 Motor Vehicle Product Liability <input type="checkbox"/> 360 Other Personal Injury <input type="checkbox"/> 362 Personal Injury - Medical Malpractice PERSONAL INJURY <input type="checkbox"/> 365 Personal Injury - Product Liability <input type="checkbox"/> 367 Health Care/Pharmaceutical Personal Injury Product Liability <input type="checkbox"/> 368 Asbestos Personal Injury Product Liability PERSONAL PROPERTY <input type="checkbox"/> 370 Other Fraud <input type="checkbox"/> 371 Truth in Lending <input type="checkbox"/> 380 Other Personal Property Damage <input type="checkbox"/> 385 Property Damage Product Liability	<input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881 <input type="checkbox"/> 690 Other LABOR <input type="checkbox"/> 710 Fair Labor Standards Act <input type="checkbox"/> 720 Labor/Management Relations <input type="checkbox"/> 740 Railway Labor Act <input type="checkbox"/> 751 Family and Medical Leave Act <input type="checkbox"/> 790 Other Labor Litigation <input type="checkbox"/> 791 Employee Retirement Income Security Act IMMIGRATION <input type="checkbox"/> 462 Naturalization Application <input type="checkbox"/> 465 Other Immigration Actions	<input type="checkbox"/> 422 Appeal 28 USC 158 <input type="checkbox"/> 423 Withdrawal 28 USC 157 PROPERTY RIGHTS <input type="checkbox"/> 820 Copyrights <input type="checkbox"/> 830 Patent <input type="checkbox"/> 835 Patent - Abbreviated New Drug Application <input type="checkbox"/> 840 Trademark <input type="checkbox"/> 880 Defend Trade Secrets Act of 2016 SOCIAL SECURITY <input type="checkbox"/> 861 SSA (1395ff) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 DIWC/DIWW (405(g)) <input type="checkbox"/> 864 SSID Title XVI <input type="checkbox"/> 865 RSI (405(g)) FEDERAL TAX SUITS <input type="checkbox"/> 876 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS - Third Party 26 USC 7609	<input type="checkbox"/> 375 False Claims Act <input type="checkbox"/> 376 Qui Tam (31 USC 3729(a)) <input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commerce <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations <input checked="" type="checkbox"/> 480 Consumer Credit (15 USC 1601 et seq.) <input type="checkbox"/> 485 Telephone Consumer Protection Act <input type="checkbox"/> 490 Cable/Sat TV <input type="checkbox"/> 820 Securities/Commodities Exchange <input type="checkbox"/> 890 Other Statutory Actions <input type="checkbox"/> 891 Agricultural Act <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 895 Freedom of Information Act <input type="checkbox"/> 896 Arbitration <input type="checkbox"/> 899 Administrative Procedure Act/Review or Appeal of Agency Decision <input type="checkbox"/> 950 Constitutionality of State Statutes
REAL PROPERTY <input type="checkbox"/> 210 Land Condemnation <input type="checkbox"/> 220 Foreclosure <input type="checkbox"/> 230 Rent Lease & Ejectment <input type="checkbox"/> 240 Torts to Land <input type="checkbox"/> 245 Tort Product Liability <input type="checkbox"/> 290 All Other Real Property	CIVIL RIGHTS <input type="checkbox"/> 440 Other Civil Rights <input type="checkbox"/> 441 Voting <input type="checkbox"/> 442 Employment <input type="checkbox"/> 443 Housing/Accommodations <input type="checkbox"/> 445 Amer. w/Disabilities - Employment <input type="checkbox"/> 446 Amer. w/Disabilities - Other <input type="checkbox"/> 448 Education PRISONER PETITIONS <input type="checkbox"/> Habeas Corpus: <input type="checkbox"/> 463 Alien Detainee <input type="checkbox"/> 510 Motions to Vacate Sentence <input type="checkbox"/> 530 General <input type="checkbox"/> 535 Death Penalty Other: <input type="checkbox"/> 540 Mandamus & Other <input type="checkbox"/> 550 Civil Rights <input type="checkbox"/> 555 Prison Condition <input type="checkbox"/> 560 Civil Detainee - Conditions of Confinement			

V. ORIGIN (Place an "X" in One Box Only)

- ☒ 1 Original Proceeding ☐ 2 Removed from State Court ☐ 3 Remanded from Appellate Court ☐ 4 Reinstated or Reopened ☐ 5 Transferred from another District (specify) ☐ 6 Multidistrict Litigation - Transfer ☐ 7 Multidistrict Litigation - Direct

VI. CAUSE OF ACTION

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity).

Brief description of cause:

VII. REQUESTED IN COMPLAINT:

☐ CHECK IF THIS IS A CLASS ACTION UNDER RULE 23, F.R.Cv.P.

DEMAND \$

CHECK YES only if demanded in complaint

JURY DEMAND: ☐ Yes ☐ No

VIII. RELATED CASE(S) IF ANY

(See instructions):

JUDGE

DOCKET NUMBER

DATE SIGNATURE OF ATTORNEY OF RECORD

FOR OFFICE USE ONLY

RECEIPT #

AMOUNT

APPLYING FFP

JUDGE

MAG. JUDGE

INSTRUCTIONS FOR ATTORNEYS COMPLETING CIVIL COVER SHEET FORM JS 44

Authority For Civil Cover Sheet

The JS 44 civil cover sheet and the information contained herein neither replaces nor supplements the filings and service of pleading or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. Consequently, a civil cover sheet is submitted to the Clerk of Court for each civil complaint filed. The attorney filing a case should complete the form as follows:

- I. (a) **Plaintiffs-Defendants.** Enter names (last, first, middle initial) of plaintiff and defendant. If the plaintiff or defendant is a government agency, use only the full name or standard abbreviations. If the plaintiff or defendant is an official within a government agency, identify first the agency and then the official, giving both name and title.
- (b) **County of Residence.** For each civil case filed, except U.S. plaintiff cases, enter the name of the county where the first listed plaintiff resides at the time of filing. In U.S. plaintiff cases, enter the name of the county in which the first listed defendant resides at the time of filing. (NOTE: In land condemnation cases, the county of residence of the "defendant" is the location of the tract of land involved.)
- (c) **Attorneys.** Enter the firm name, address, telephone number, and attorney of record. If there are several attorneys, list them on an attachment, noting in this section "(see attachment)".

- II. **Jurisdiction.** The basis of jurisdiction is set forth under Rule 8(a), F.R.Cv.P., which requires that jurisdictions be shown in pleadings. Place an "X" in one of the boxes. If there is more than one basis of jurisdiction, precedence is given in the order shown below.
 United States plaintiff. (1) Jurisdiction based on 28 U.S.C. 1345 and 1348. Suits by agencies and officers of the United States are included here.
 United States defendant. (2) When the plaintiff is suing the United States, its officers or agencies, place an "X" in this box.
 Federal question. (3) This refers to suits under 28 U.S.C. 1331, where jurisdiction arises under the Constitution of the United States, an amendment to the Constitution, an act of Congress or a treaty of the United States. In cases where the U.S. is a party, the U.S. plaintiff or defendant code takes precedence, and box 1 or 2 should be marked.
 Diversity of citizenship. (4) This refers to suits under 28 U.S.C. 1332, where parties are citizens of different states. When Box 4 is checked, the citizenship of the different parties must be checked. (See Section III below; **NOTE: federal question actions take precedence over diversity cases.**)

- III. **Residence (citizenship) of Principal Parties.** This section of the JS 44 is to be completed if diversity of citizenship was indicated above. Mark this section for each principal party.

- IV. **Nature of Suit.** Place an "X" in the appropriate box. If there are multiple nature of suit codes associated with the case, pick the nature of suit code that is most applicable. Click here for: [Nature of Suit Code Descriptions](#).

- V. **Origin.** Place an "X" in one of the seven boxes.
 Original Proceedings. (1) Cases which originate in the United States district courts.
 Removed from State Court. (2) Proceedings initiated in state courts may be removed to the district courts under Title 28 U.S.C., Section 1441.
 Remanded from Appellate Court. (3) Check this box for cases remanded to the district court for further action. Use the date of remand as the filing date.
 Reinstated or Reopened. (4) Check this box for cases reinstated or reopened in the district court. Use the reopening date as the filing date.
 Transferred from Another District. (5) For cases transferred under Title 28 U.S.C. Section 1404(a). Do not use this for within district transfers or multidistrict litigation transfers.
 Multidistrict Litigation – Transfer. (6) Check this box when a multidistrict case is transferred into the district under authority of Title 28 U.S.C. Section 1407.
 Multidistrict Litigation – Direct File. (8) Check this box when a multidistrict case is filed in the same district as the Master MDL docket.
PLEASE NOTE THAT THERE IS NOT AN ORIGIN CODE 7. Origin Code 7 was used for historical records and is no longer relevant due to changes in statute.

- VI. **Cause of Action.** Report the civil statute directly related to the cause of action and give a brief description of the cause. **Do not cite jurisdictional statutes unless diversity.** Example: U.S. Civil Statute: 47 USC 553 Brief Description: Unauthorized reception of cable service.

- VII. **Requested in Complaint.** Class Action. Place an "X" in this box if you are filing a class action under Rule 23, F.R.Cv.P.
 Demand. In this space enter the actual dollar amount being demanded or indicate other demand, such as a preliminary injunction.
 Jury Demand. Check the appropriate box to indicate whether or not a jury is being demanded.

- VIII. **Related Cases.** This section of the JS 44 is used to reference related pending cases, if any. If there are related pending cases, insert the docket numbers and the corresponding judge names for such cases.

Date and Attorney Signature. Date and sign the civil cover sheet.



At a glance

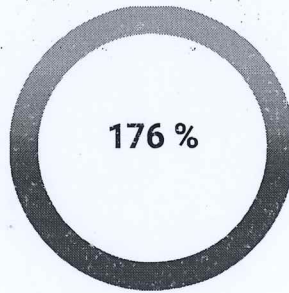
FICO® Score 8

595 FICO® SCORE 8
Experian data Aug 17, 2021

Account summary

Open accounts	13
Self-reported accounts	5
Accounts ever late	15
Closed accounts	14
Collections	6
Average account age	4 yrs 2 mos
Oldest account	7 yrs 4 mos

Overall credit usage



■ Credit used: \$5,094

■ Credit limit: \$2,900

Debt summary

Credit card and credit line debt	\$5,094
Self-reported account balance	\$517
Loan debt	\$0
Collections debt	\$9,946
Total debt	\$15,557



Open accounts

● AVANT LLC/WEB BANK

\$298

Exceptional payment history

Balance updated Aug 11, 2021

📄 Account info

Account name	AVANT LLC/WEB BANK	Balance	\$298
Account number	162201XXX	Balance updated	Aug 11, 2021
Original creditor	-	Credit limit	\$300
Company sold	-	Usage	99%
Account type	Credit Card	Monthly payment	\$25
Date opened	May 13, 2021	Past due amount	-
Account status	Open	Highest balance	\$358
Payment status	Current	Terms	Revolving
Status updated	Aug 2021	Responsibility	Individual
		Your statement	-

📅 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	-	-	-	-	-	●	●	●	-	-	-	-
● On time												
- Data unavailable												

✉ Contact info

Address 222 N LASALLE ST STE 160 CHICAGO,
IL 60601

Phone number (800) 712-5407

📝 Comments


CCS/FIRST SAVINGS BANK

Exceptional payment history

\$297

Balance updated Aug 02, 2021

Account info

Account name	CCS/FIRST SAVINGS BANK	Balance	\$297
Account number	543360XXXXXXXXXX	Balance updated	Aug 02, 2021
Original creditor	-	Credit limit	\$350
Company sold	-	Usage	84%
Account type	Credit Card	Monthly payment	\$30
Date opened	Feb 26, 2021	Past due amount	-
Account status	Open	Highest balance	\$339
Payment status	Current	Terms	Revolving
Status updated	Aug 2021	Responsibility	Individual
		Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	-	-	●	●	●	●	●	●	-	-	-	-
● On time			- Data unavailable									

Contact info

Address 500 E 60TH ST N SIOUX FALLS,
SD 57104

Phone number (888) 469-0291

Comments



● CITICARDS CBNA

\$165

Exceptional payment history

Balance updated Aug 11, 2021

📄 Account info

Account name	CITICARDS CBNA	Balance	\$165
Account number	542418XXXXXX	Balance updated	Aug 11, 2021
Original creditor	-	Credit limit	\$200
Company sold	-	Usage	82%
Account type	Secured Credit Card	Monthly payment	\$35
Date opened	Mar 04, 2020	Past due amount	-
Account status	Open	Highest balance	\$197
Payment status	Current	Terms	Revolving
Status updated	Aug 2021	Responsibility	Individual
		Your statement	-

📄 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	●	●	●	●	●	●	●	●	●	●	●	●
2020	-	-	●	●	●	●	●	●	●	●	●	●

● On time - Data unavailable

✉ Contact info

Address PO BOX 6241 SIOUX FALLS,
SD 57117

Phone number By mail only

📄 Comments


CREDIT ONE BANK NA

\$274

Exceptional payment history

Balance updated Aug 03, 2021

Account info

Account name	CREDIT ONE BANK NA	Balance	\$274
Account number	444796XXXXXXXXXX	Balance updated	Aug 03, 2021
Original creditor	-	Credit limit	\$300
Company sold	-	Usage	91%
Account type	Credit Card	Monthly payment	\$30
Date opened	Jul 20, 2020	Past due amount	-
Account status	Open	Highest balance	\$300
Payment status	Current	Terms	Revolving
Status updated	Aug 2021	Responsibility	Individual
		Your statement	-

Payment history

Contact info

Address
PO BOX 98875 LAS VEGAS,
NV 89193

Phone number
(702) 269-1000

Comments



FEB DESTINY/GF

\$378

Exceptional payment history

Balance updated Jul 08, 2021

Account info

Account name	FEB DESTINY/GF	Balance	\$378
Account number	513253XXXXXXXXXX	Balance updated	Jul 08, 2021
Original creditor	-	Credit limit	\$300
Company sold	-	Usage	126%
Account type	Credit Card	Monthly payment	\$40
Date opened	Dec 16, 2020	Past due amount	-
Account status	Open	Highest balance	\$378
Payment status	Current	Terms	Revolving
Status updated	Jul 2021	Responsibility	Individual
		Your statement	-

Payment history



Contact info

Address 15220 NW GREENBRIERPKWY BEAVERTON,
OR 97006

Phone number (866) 502-6439

Comments



● FIRST PREMIER BANK

\$677

Exceptional payment history

Balance updated Aug 05, 2021

📁 Account info

Account name	FIRST PREMIER BANK	Balance	\$677
Account number	517800XXXXXXXXXX	Balance updated	Aug 05, 2021
Original creditor	-	Credit limit	\$700
Company sold	-	Usage	96%
Account type	Credit Card	Monthly payment	\$48
Date opened	Jun 29, 2021	Past due amount	-
Account status	Open	Highest balance	\$691
Payment status	Current	Terms	Revolving
Status updated	Aug 2021	Responsibility	Individual
		Your statement	-

📅 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	-	-	-	-	-	-	●	●	-	-	-	-
● On time												
- Data unavailable												

✉ Contact info

Address 601 S MINNESOTA AVE SIOUX FALLS,
SD 57104

Phone number (605) 357-3000

💬 Comments

Account information disputed by consumer



● FIRST PREMIER BANK

\$384

Exceptional payment history

Balance updated Aug 05, 2021

📁 Account info

Account name	FIRST PREMIER BANK	Balance	\$384
Account number	517800XXXXXXXXXX	Balance updated	Aug 05, 2021
Original creditor	-	Credit limit	\$400
Company sold	-	Usage	96%
Account type	Credit Card	Monthly payment	\$30
Date opened	May 29, 2020	Past due amount	-
Account status	Open	Highest balance	\$399
Payment status	Current	Terms	Revolving
Status updated	Aug 2021	Responsibility	Individual
		Your statement	-

📅 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	●	●	●	●	●	●	●	●	-	-	-	-
2020	-	-	-	-	-	●	●	●	●	●	●	●

● On time - Data unavailable

✉ Contact info

Address 601 S MINNESOTA AVE SIOUX FALLS,
SD 57104

Phone number (605) 357-3000

💬 Comments

Account information disputed by consumer



● TBOM/ATLS/ASPIRE

\$337

Exceptional payment history

Balance updated Jul 25, 2021

📁 Account info

Account name	TBOM/ATLS/ASPIRE	Balance	\$337
Account number	550114XXXXXXXXXX	Balance updated	Jul 25, 2021
Original creditor	-	Credit limit	\$350
Company sold	-	Usage	96%
Account type	Credit Card	Monthly payment	\$34
Date opened	Sep 09, 2020	Past due amount	-
Account status	Open	Highest balance	\$378
Payment status	Current	Terms	Revolving
Status updated	Jul 2021	Responsibility	Individual
		Your statement	-

📅 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	●	●	●	●	●	●	●	-	-	-	-	-
2020	-	-	-	-	-	-	-	-	-	-	-	●

● On time - Data unavailable

✉ Contact info

Address
5 CONCOURSE PKWY STE 400 ATLANTA,
GA 30328

Phone number
(800) 348-8753

📝 Comments



● CHKG/COMCAST

\$212

Exceptional payment history

TELECOM SELF-REPORTED

📁 Account info

Account name	TELECOM SELF-REPORTED	Balance	\$212
Account number	08CB67XXXXXXX	Balance updated	Aug 15, 2021
Original creditor	CHKG/COMCAST	Original amount	\$212
Company sold	-	Monthly payment	\$212
Account type	Telecom	Past due amount	-
Date opened	-	Highest balance	-
Account status	Open	Terms	1 Month
Payment status	Current	Responsibility	Individual
Status updated	Aug 2021	Your statement	-

📅 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	●	●	●	-	●	●	●	●	-	-	-	-
2020	●	-	●	-	●	●	●	-	-	●	●	●
2019	-	-	-	-	-	●	-	-	●	-	●	●

● On time

- Data unavailable

Self-reported data is contributed through your Experian account. The account number listed on your Experian credit file is a tracking number generated by Experian—not the account number at your bank or payee. Original creditor is the source of your self-reported data (your bank) and the payee (the company to which you pay your bills). The balance and monthly payment reflect the most recent payment recorded at your bank.

✉ Contact info

Address PO BOX 4500 ALLEN,
TX 75013

Phone number (855) 891-2743

💬 Comments



●CHKG/TMOBILE

\$125

Exceptional payment history

TELECOM SELF-REPORTED

Account info

Account name	TELECOM SELF-REPORTED	Balance	\$125
Account number	C8E51CXXXXXXX	Balance updated	Aug 15, 2021
Original creditor	CHKG/TMOBILE	Original amount	\$125
Company sold	-	Monthly payment	\$125
Account type	Wireless	Past due amount	-
Date opened	-	Highest balance	-
Account status	Open	Terms	1 Month
Payment status	Current	Responsibility	Individual
Status updated	Aug 2021	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	-	-	-	-	-	-	●	●	-	-	-	-

● On time

- Data unavailable

Self-reported data is contributed through your Experian account. The account number listed on your Experian credit file is a tracking number generated by Experian—not the account number at your bank or payee. Original creditor is the source of your self-reported data (your bank) and the payee (the company to which you pay your bills). The balance and monthly payment reflect the most recent payment recorded at your bank.

Contact info

Address PO BOX 4500 ALLEN,
TX 75013

Phone number (855) 891-2743

Comments

● **CHKG/NETFLIX**

\$19

Exceptional payment history

TELECOM SELF-REPORTED

📄 **Account info**

Account name	TELECOM SELF-REPORTED	Balance	\$19
Account number	0EBF65XXXXXXXXX	Balance updated	Jul 20, 2021
Original creditor	CHKG/NETFLIX	Original amount	\$19
Company sold	-	Monthly payment	\$19
Account type	Telecom	Past due amount	-
Date opened	-	Highest balance	-
Account status	Open	Terms	1 Month
Payment status	Current	Responsibility	Individual
Status updated	Jul 2021	Your statement	-

📄 **Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	●	●	●	●	●	●	●	-	-	-	-	-
2020	-	●	●	●	●	●	●	●	●	●	●	●

● On time

- Data unavailable

Self-reported data is contributed through your Experian account. The account number listed on your Experian credit file is a tracking number generated by Experian—not the account number at your bank or payee. Original creditor is the source of your self-reported data (your bank) and the payee (the company to which you pay your bills). The balance and monthly payment reflect the most recent payment recorded at your bank.

📄 **Contact info**

Address **PO BOX 4500 ALLEN,
TX 75013**

Phone number **(855) 891-2743**

📄 **Comments**



● CHKG/PECOENERGY

\$101

Exceptional payment history

UTILITY SELF-REPORTED

📁 Account info

Account name	UTILITY SELF-REPORTED	Balance	\$101
Account number	515E59XXXXXXXX	Balance updated	Jul 26, 2021
Original creditor	CHKG/PECOENERGY	Original amount	\$101
Company sold	-	Monthly payment	\$101
Account type	Utility	Past due amount	-
Date opened	-	Highest balance	-
Account status	Open	Terms	1 Month
Payment status	Current	Responsibility	Individual
Status updated	Jul 2021	Your statement	-

📅 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	-	●	●	●	●	-	●	-	-	-	-	-
2020	●	-	-	●	●	●	●	●	●	●	●	-
2019	-	-	●	●	-	●	-	●	●	●	●	●

● On time

- Data unavailable

Self-reported data is contributed through your Experian account. The account number listed on your Experian credit file is a tracking number generated by Experian—not the account number at your bank or payee. Original creditor is the source of your self-reported data (your bank) and the payee (the company to which you pay your bills). The balance and monthly payment reflect the most recent payment recorded at your bank.

📁 Contact info

Address PO BOX 4500 ALLEN,
TX 75013

Phone number (855) 891-2743

📁 Comments

● **CHKG/PHILADELPHIAGAS**

\$60

Exceptional payment history

UTILITY SELF-REPORTED

📁 **Account info**

Account name	UTILITY SELF-REPORTED	Balance	\$60
Account number	426C8EXXXXXXXX	Balance updated	Mar 08, 2021
Original creditor	CHKG/PHILADELPHIAGAS	Original amount	\$60
Company sold	-	Monthly payment	\$60
Account type	Utility	Past due amount	-
Date opened	-	Highest balance	-
Account status	Open	Terms	1 Month
Payment status	Current	Responsibility	Individual
Status updated	Mar 2021	Your statement	-

📁 **Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	-	●	●	-	-	-	-	-	-	-	-	-
2020	-	●	-	●	●	●	●	●	●	●	●	●
2019	-	-	-	-	-	-	-	-	-	-	-	●

● On time

- Data unavailable

Self-reported data is contributed through your Experian account. The account number listed on your Experian credit file is a tracking number generated by Experian—not the account number at your bank or payee. Original creditor is the source of your self-reported data (your bank) and the payee (the company to which you pay your bills). The balance and monthly payment reflect the most recent payment recorded at your bank.

📁 **Contact info**

Address **PO BOX 4500 ALLEN,
TX 75013**

Phone number **(855) 891-2743**

📁 **Comments**



● CBNA

Exceptional payment history

Closed

📁 Account info

Account name	CBNA	Balance	-
Account number	601164XXXXXXXXXX	Balance updated	Oct 09, 2015
Original creditor	-	Credit limit	\$200
Company sold	-	Monthly payment	-
Account type	Charge Card	Past due amount	-
Date opened	Jun 03, 2014	Highest balance	\$193
Account status	Closed	Terms	Revolving
Payment status	Paid satisfactorily	Responsibility	Individual
Status updated	Oct 2015	Your statement	-

📅 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	●	●	●	●	●	●	●	●	●	NA	-	-
2014	-	-	-	-	-	●	●	●	●	●	●	●
● On time	NA No applicable payment history				- Data unavailable							

✉ Contact info

Address PO BOX 6497 SIOUX FALLS,
SD 57117

Phone number (800) 677-0232

💬 Comments

Account closed at consumer's request


ONEMAIN FINANCIAL

Exceptional payment history

Closed

Account info

Account name	ONEMAIN FINANCIAL	Balance	-
Account number	607382XXXXXXXXXX	Balance updated	Aug 31, 2016
Original creditor	-	Original amount	\$11,256
Company sold	-	Monthly payment	-
Account type	Unsecured Loan	Past due amount	-
Date opened	Jun 23, 2014	Highest balance	-
Account status	Closed	Terms	60 Months
Payment status	Account renewed or refinanced	Responsibility	Individual
Status updated	Aug 2016	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	●	●	●	●	●	●	●	NA	-	-	-	-
2015	●	●	●	●	●	●	●	●	●	●	●	●
2014	-	-	-	-	●	●	●	●	●	●	●	●

● On time NA No applicable payment history - Data unavailable

Contact info

Address **PO BOX 1010 EVANSVILLE,
IN 47706**

Phone number **(844) 298-9773**

Comments

Account closed due to transfer or refinance

Account closed due to refinance



● ONEMAIN FINANCIAL

Exceptional payment history

Closed

📁 Account info

Account name	ONEMAIN FINANCIAL	Balance	-
Account number	607382XXXXXXXXXX	Balance updated	Jan 31, 2017
Original creditor	-	Original amount	\$7,650
Company sold	-	Monthly payment	-
Account type	Unsecured Loan	Past due amount	-
Date opened	Aug 17, 2016	Highest balance	-
Account status	Closed	Terms	99 Months
Payment status	Current	Responsibility	Individual
Status updated	Jan 2017	Your statement	-

📅 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	NA	-	-	-	-	-	-	-	-	-	-	-
2016	-	-	-	-	-	-	-	●	●	●	●	●
● On time	NA No applicable payment history				- Data unavailable							

✉ Contact info

Address PO BOX 1010 EVANSVILLE,
IN 47706

Phone number (844) 298-9773

💬 Comments

Transferred to another lender

Purchased by another lender



● TBOM/MILESTONE

\$2,284

1 late payment

Closed

📁 Account info

Account name	TBOM/MILESTONE	Balance	\$2,284
Account number	541051XXXXXXXXXX	Balance updated	Aug 04, 2021
Original creditor	-	Credit limit	\$300
Company sold	-	Monthly payment	\$0
Account type	Credit Card	Past due amount	\$0
Date opened	May 08, 2015	Highest balance	\$2,284
Account status	Closed	Terms	Revolving
Payment status	Current, was past due 30 days	Responsibility	Individual
Status updated	Aug 2021	Your statement	-

📅 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	●	●	●	●	●	●	●	NA	-	-	-	-
2020	●	●	●	●	●	●	●	●	●	●	●	●
2019	●	●	●	●	●	●	●	●	●	●	●	●
2018	●	●	●	●	●	●	●	●	●	●	●	●
2017	●	30	●	●	●	●	●	●	●	●	●	●
2016	●	●	●	●	●	●	●	●	●	●	●	●
2015	-	-	-	-	-	●	●	●	●	●	●	●

● On time

30 days late

NA No applicable payment history

- Data unavailable

✉ Contact info

Address PO BOX 4499 BEAVERTON,
OR 97076

Phone number None provided

💬 Comments

Account closed at consumer's request

Account closed at consumer's request and dispute investigation completed – consumer disagrees



Public records

No public records reported.



Inquiries

CREDIT ONE BANK NA

Inquired on Jul 14, 2020

Business Type: Bank Credit Cards

PO BOX 98875

LAS VEGAS, NV 89193

(702) 269-1000

This inquiry is scheduled to continue on record until Aug 2022

JPMCB CARD

Inquired on Jul 6, 2020

Business Type: Bank Credit Cards

PO BOX 15298

WILMINGTON, DE 19850

(800) 432-3117

This inquiry is scheduled to continue on record until Aug 2022

OLLO/TBOM/CWS

Inquired on Apr 22, 2021

Business Type: Bank Credit Cards

PO BOX 9222

OLD BETHPAGE, NY 11804

(877) 494-0020

This inquiry is scheduled to continue on record until May 2023

TBOM/ATLS/ASPIRE

Inquired on Sep 8, 2020

Business Type: Bank Credit Cards

5 CONCOURSE PKWY STE 400

ATLANTA, GA 30328

(800) 348-8753

This inquiry is scheduled to continue on record until Oct 2022



Credit scores

FICO® Score 8



Your score is below the average score of U.S. consumers, though many lenders will approve loans with this score.

FICO® SCORE 8
Experian data 8/17/2021

What's helping

✓ Bills paid on time recently

- You've recently been paying your bills on time.
- Your most recent missed payment happened: 3 Years, 11 Months ago
- About 98% of FICO High Achievers have no missed payments at all. But of those who do, the missed payment happened nearly 4 years ago, on average.
- While you have missed payments in the past, you have recently been paying your bills on time. Staying current and paying bills on time demonstrates lower risk.

What's hurting

— Negative items

- You have a serious delinquency or derogatory indicator, public record and/or collection on your credit report.
- Number of your accounts that were ever 60 days late or worse or have a derogatory indicator: 9 accounts
- Virtually no FICO High Achievers have a 60 days late payment or worse listed on their credit report.
- Number of collections on your credit report: 6 collections
- Virtually no FICO High Achievers have a public record or collection listed on their credit report.
- The presence of a serious delinquency or derogatory indicator and a derogatory public record or collection is a powerful predictor of future payment risk. Most collections, public records and delinquencies stay on the report for no more than seven years - though there are certain items that could remain longer. As these items age, they will have less impact on the FICO® Score. Satisfying the public record or paying off the collection will not remove the item from a credit report. And it will still be considered by a FICO® Score as long as it is reported.

— High credit usage

- You've made heavy use of your available revolving credit.
- Ratio of your revolving balances to your credit limits: 161%
- For FICO High Achievers, the average ratio of the revolving account balances to credit limits is less than 7%.
- The FICO® Score evaluates balances in relation to available credit on revolving accounts. The extent of a person's credit usage is one of the most important factors considered by a FICO® Score. People who keep their ratio of balances to credit limits lower are generally considered less risky to lenders than those with higher ratios. Note, consolidating or moving debt from one account to another will usually not change the total amount owed.

— Bad payment history

- You have one or more accounts showing missed payments or derogatory indicators.
- Number of your accounts with a missed payment or derogatory indicator: 10 accounts
- About 98% of FICO High Achievers have no missed payments at all. But of those who do, the missed payment happened nearly 4 years ago, on average.
- The presence of missed and late payments or derogatory indicators on a credit report, including the number of late payments, how late they were and how recently they occurred, are correlated with future credit risk. Your FICO® Score was lowered due to the number of missed and late payments and/or accounts with derogatory indicators reported. As the number of accounts with delinquency or derogatory indicators decreases, they have less impact on a FICO® Score.

— Short account history

- You have a short credit history.
- Your oldest account was opened: 7 Years, 4 Months ago
- FICO High Achievers opened their oldest account 25 years ago, on average.
- Average age of your accounts: 4 Years, 2 Months

- Most FICO High Achievers have an average age of accounts of 9 years or more.
 - People with longer credit histories who infrequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest account and/or the average age of your accounts is relatively low.
-

Genesis F.S. Card Services

called 4:23pm 9/3/2021 - Person hung up on me
4:26pm 9-3-21

1) How much was due? 2332.44

When was it due? 9-16-21

What were dates of last 12 payment due and
received

9-15-16	35 ^{\$} received
10-14-16	35 ^{\$} received
2-24-2017	10 ^{\$} received
3-16-2017	10 ^{\$} received received

Have you called or reached out to me?

operator NO recent contact

date of last contact cannot
go back further than 3 years
for last contact

Spoke sasha h ID# ³⁰¹ ~~301~~ 292



Better Business Bureau®

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Reviews

K.

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Customer Reviews

Genesis FS Card Services, Inc.

15220 NW Greenbrier
Pkwy Ste 200
Beaverton, OR 97006-
5762

[http://www.genesis-fs.co
m/](http://www.genesis-fs.com/)

(866) 502-6439

IGR

★☆☆☆☆ (1 star)

08/25/2021

Horrible card ,bank and costumer service they don't even have a fraud department hackers love this bank be aware be careful go with another bank horrible experience be aware please they simply don't care about the customer is really bad I have good ***** always pay on time I got this when I was younger an wow what a mistake waiting for my fraud issue to be resolved so I can close this account please be aware of this people.

Lisa B

★☆☆☆☆ (1 star)

08/24/2021

I would of not put any stars if I could. These people harass you several times a day for payment even up to a week after you pay. Phone calls, emails, and letters in the mail over 10 days after you have paid. They also are very up to date on bad reporting on your credit the day after your payment. They are no help if your trying to fix your credit.

Claire marie C

★☆☆☆☆ (1 star)

08/20/2021

I just received my card . I had to use a good portion of my available credit due to a unforeseen ****. So, it showed I had \$15 available. On my account it show that a \$75 fee was owed. So I paid the fee on July 5 it was taken out of my account immediately end it took until the 20th of this month to reflect my available. I am beyond *****.First they said it could take up to 14 days to clear to process it processed on July 6 that money was out of my account and sitting somewhere collecting interest on something. I called customer service numerous times and was told to send a fax With my account information showing that it was taken out of my bank account. So I sent a fax and I followed up an they continue to tell me while sorry for the miss communication, but you will not see it on your card for the full 14 days!! I spoke to several different supervisors customer service reps and it was a supervisor that advised me to send the fax of my bank account to them to process it sooner. I did so and it just came on my account today August 20 and I paid it on August 6 technically the fifth but it was taken out on the 6th which I have verification of.I called to ask for the corporate office and they tell me that there isnt one. Where was my \$75 payment sitting for 14 days???

K.

j. .

★☆☆☆☆ (1 star)

08/19/2021

Do not use this card. I called to have my payment date changed right after I made a payment. They told me that my account had to be current. That I would have to make a double payment at the end of the month. I did not realize that it would come out automatically I assumed I would have to pay it as I normally do. well when the time came I had some family issues come up and figured I would just pay extra next month to change the pay day. But when I woke up the day after I was suppose to pay they took the money out of my account which made my account negative. When I called them to try to resolve the issue. They told me there is nothing they can do. because I agreed to everything over the phone when my under standing was I was agreeing to the change of payment date. I expressed to them that I miss understood what was going to take place. That they over drafted my account and all I wanted to do was reverse the transaction so I could correct the mistake and they would not even give it a second thought. Granted it was my mistake for misunderstanding them on the phone even though the woman I was speaking to I could hardly hear a word of what she was saying. moral of the story don't agree to anything over the phone. I have spent thousands of dollars with this company and not a single curtesy for customer satisfaction. So as of this post I have made 3 months of payments in 1 months time. 2 of which I did not want to happen. So now I am out an entire paycheck and then some. because they would not help me with reimbursing the extra 2 payments that I did not want to make in the first place.

Crystle M

★☆☆☆☆ (1 star)

08/17/2021

I dont know if theyre running some sort of scheme to make money but something is going on. I got an account with them through Wayfair and I always make sure I pay all my bills on time. But when you schedule your payment for some reason the scheduled payment disappears and that way they can charge you a late fee. I pay my bills at least a week before the due date and so once I schedule the

payments I go on about my life then Ill get multiple calls about the **** being past due. I think to myself

I know I scheduled that payment so it was making think like I'm losing my mind! This has happened to me 3 times, I scheduled the payment, they delete the scheduled payment or do whatever they do, then I get calls about my account being past due and now I'm paying extra money. From now on I am screenshotting EVERY PAYMENT. they not robbing me anymore!

Melissa N

★☆☆☆☆ (1 star)

08/14/2021

I made a payment early like I always do this time they kicked it back with no reason why. They then called me to tell me I was late. I told them what happened and she was so stupid she could not even tell me why it got kicked back. I did pay the whole account off and when I did I seen I was charged an extra \$60.00 with no reason why. I do not recommend this company.

Chad N

★☆☆☆☆ (1 star)

08/11/2021

Please avoid this card at all cost I knew about the fees associated with it but was hoping to starting rebuilding my credit with it I got my card and of course got nailed with all the fees and now I figured I would start paying it down so that my credit report would start showing a card with low balance. So I made a payment and that has been two weeks ago and its still not posted I made a call and I was assured that it would post by tomorrow which is 15 days and they guy told me that sometimes that just happens with all credit companies and ugh no it does not. So now I get charged with all there fees and interest and its making my credit worse because its showing a higher balance. PLEASE avoid at all cost I'm going to close this account ASAP.

Michael M

★☆☆☆☆ (1 star)

08/10/2021

I have had this card for a year. Every payment made on time. After I made my last payment I get an automated message to call them, so I call and then they proceed to tell me that they want another payment of \$131.00 for fees and annual fee. I am so unimpressed with this card and the customer service. I suggest you stay away from this get nowhere card.

William C

★☆☆☆☆ (1 star)

07/27/2021

I signed up for their Card Services and received the card. Upon trying to activate the card I was informed that the account was closed due to me calling in and requesting it. I did call them on the 19th of July to try to change my mailing address however they refused. I do not understand how they can send you a card that is closed and closed not upon request.

Dietra P

 (1 star)

07/19/2021

Do not apply for any card attached to the "Genesis Financial Solution Institution. Applied for their Indigo Card. After hearing all the bad reviews, further confirms my right decision to close this account before it even got started. I was sent a bill, never received a card, which left a bad taste already in my mouth. Called about the situation only to be asked would you be making a payment today, which also confirmed my closing the account. Only then to be told to think about it, because the card can be used for emergency purposes. My response" you just did not make that statement. You idiot this card and a million others as well!!! Further confirmed my closing of this account. So glad I did not get caught up in this circus of an Institution. So sorry so many had gotten caught up. Praying that everyone can get themselves removed from them without further complications In Jesus Name!!!

K.

Sandie P

 (1 star)

07/16/2021

The worst credit company ive ever dealt with and would not recommend wasting your time paid on this account over a year on time then paid it off in full!!!!!!only to have my account closed due to the most ridiculous excuse ive ever heard .

Gary D

 (1 star)

07/05/2021

I have a **** * home improver card. Through my genius credit.. **** * did not inform me that I was not applying for a **** * card. And I received the improver card instead of the **** * card there is a difference. I have always made payments on time or kept the card paid off. However it's declined so far 75% of the time I've tried to use it. And I've been forced to use my business account. Apparently after you make a payment and it's come out your account they hold the credit line available for up to 15 days. No thanks I'm done I've cut up the card. This is not worth the hassle. What good is the credit line if you never know when it's going to work or not.

Della D

 (1 star)

06/26/2021

DO NOT GET THIS CARD!! Simply speaking the worst credit card anyone could get besides *****
*** and the class action lawsuits against ***** are through the roof. WARNING: FIND ANOTHER
CARD

Sammi R.

 (1 star)

06/23/2021

This company ignores any dispute request. *** ***** charged me 4k using Genesis FS and delivered all broken down furnitures. Genesis FS refuse to investigate my claims after months of providing documentation. On June 21, 2021, this company charged me 1100\$ in interest without any notification whatsoever. I cannot email/contact anyone. No one answers the phone. I have not used this card since original scam in 9/2029 by *** *****. This company (FS Genesis) needs to be investigated asap. Please call me for further verification of this matter.

K.

Benedict O

 (1 star)

06/21/2021

I will not encourage anybody to use Genesis fs. They are ripping people off their hard-earned money. Their interest rate and repayment structure are very bad. I rate them Zero because I don't think they have a conscience.

This company is awful

 (1 star)

06/11/2021

These people took over an account. They claim they bought the debt. During COVID I had a hardship and entered into an agreement. They said I could pay the amount for a year on time and they would not report it on my credit. What do you think they did? They put a different amount than I agreed, arbitrarily changed my due date and then reported it to the credit bureaus anyway. Took my credit score down significantly. When I spoke to the agent again he asserted that he did the right thing. I got caught up on my bill, but now their website and mobile app is down and the only way you can make the payment is by giving their employees your bank account information. You think I am comfortable with that and they have displayed 3 lies already? I can't wait until this bill is fully paid.

Justin B

 (1 star)

05/31/2021

They lock your account if you make any changes to your profile. Their customer service representatives will hang up on you. They only accept faxes and snail mail, no emails. They are extremely rude and will not unlock your account unless you use the antiquated methods. They have no concept of good customer service. You cannot find your account information without calling. Good luck trying to reach someone.

Chauntay



05/28/2021

I have had nothing but wrong charges for fees and they hold payments if I go to make a payment center they only accept 895 fee charged to pay them at the Walmart payment center and then incalled to close this fee charging fees over and over again cancel the card she told me know the phone it's going on my credit report why I said shows I closed it is not good for my credit report why would that be she didn't know but it won't be good thing I hate this company they R total bullies

K.

Matt w.



05/26/2021

I signed up through ***** and apparently entered my birthdate incorrectly. After many attempts to make an account online (so I could see what my transactions were) I had no luck. I made a payment using the automated phone system and then started to notice my balance mysteriously shrinking when I was not using the card. So, I called up customer service only to find they use the same voice changing technology as those crime shows that protect the identity of the whistle blower or victim with a robo-voice but fortunately for me it stopped working halfway through the call so miraculously I could understand the person on the other end. They only needed me to fax a copy of my license in order to change the birthday which is the only way I can sign up to see my transactions. So now I have to finish paying off this card and hope they let me cancel it without faxing my ID. That is something I can't comprehend. They didn't need the ID when I opened the account. They didn't need the ID when I paid the bill for the first time. But when I want to know what I'm being charged for I have to jump through hoops. It sounds like identity theft to me. And when the BBB has over 1000 reports in the last three years it only reassures my fears. Please save yourself the frustration. I know it can be hard when you need a little help and they're the only ones offering it but think why would a company let almost anyone with a SS # and address sign up. You don't even have to enter the right info. But if you want to change it they'll need you to bring as much proof as the DMV will want when you change your address. It's absurd.

Debbie Y



05/21/2021

All of the payments made I thought I was boosting my credit score. Someone closed my account back in 2018 and I am just finding out today 2021 that it has been closed and I don't have any credit!!!!!! After paying month after month. What a fraud! Never again!!!

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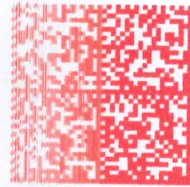
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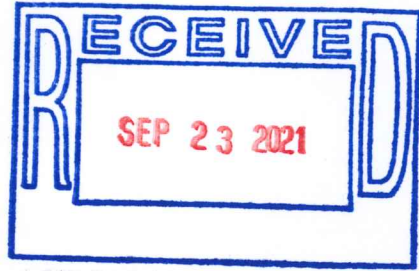
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Deborah Will
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Upper Darby Pa 19082



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